

United States Bankruptcy Court  
Southern District of Mississippi

In re:  
Latipah Sharde Johnson  
Debtor

Case No. 25-00910-JAW  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0538-3  
Date Rcvd: Jul 30, 2025

User: mssbad  
Form ID: 318

Page 1 of 2  
Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 01, 2025:**

Recip ID	Recipient Name and Address
db	+ Latipah Sharde Johnson, 770 Highpoint Dr, Byram, MS 39272-8926
5495629	+ LVNV, 120 Corporate Blvd, Ste 100, Norfolk, VA 23502-4952
5495633	+ OrthoBanc, 900 S Broadway, Ste 100, Denver, CO 80209-4269
5498595	SUSAN K. STEADMAN, ATTORNEY AT LAW, P.O. BOX 455, HATTIESBURG, MS 39403-0455

TOTAL: 4

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5495622	Email/Text: customercareus@creditcorpsolutionsinc.com	Jul 30 2025 19:32:00	Credit Corp Solutions, 63 E 11400 S 408, Sandy, UT 84070
5495621	+ EDI: CCS.COM	Jul 30 2025 23:31:00	Credit Collection, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
5495623	+ Email/PDF: creditonebknofications@resurgent.com	Jul 30 2025 19:38:59	Credit One, PO Box 98872, Las Vegas, NV 89193-8872
5495625	+ Email/Text: bankruptcy@fsnb.com	Jul 30 2025 19:32:00	FSNB, Attn: Bankruptcy, Po Box 33009, Fort Sill, OK 73503-0009
5495626	+ Email/Text: bankruptcy@fsnb.com	Jul 30 2025 19:32:00	FSNB N.A., 511 Sw A Ave, Lawton, OK 73501-3927
5495624	+ Email/PDF: bncnotices@becket-lee.com	Jul 30 2025 19:39:04	Finwise Bank, P.O. Box 565848, Dallas, TX 75356-5848
5495627	+ EDI: PHINHARRIS	Jul 30 2025 23:32:00	Harris & Harris, Attn: Bankruptcy, 111 W Jackson Blvd, Ste 400, Chicago, IL 60604-4135
5495628	+ EDI: JEFFERSONCAP.COM	Jul 30 2025 23:31:00	Jefferson Capital, Attn: Bankruptcy, 200 14th Ave E, Sartell, MN 56377-4500
5495630	+ Email/Text: bankruptcy@marinerfinance.com	Jul 30 2025 19:32:00	Mariner Finance, Attn: Bankruptcy, 8211 Town Center Dr, Nottingham, MD 21236-5904
5495631	+ EDI: MAXMSAIDV	Jul 30 2025 23:31:00	Navient, Attn: Bankruptcy, Po Box 9635, Wilkes Barre, PA 18773-9635
5495632	+ EDI: NFCU.COM	Jul 30 2025 23:31:00	Navy Federal CU, Attn: Bankruptcy, Po Box 3302, Merrifield, VA 22119-3302
5495634	Email/Text: credit-bureau-reporting-disputes@sezzle.com	Jul 30 2025 19:32:00	Sezzle, Attn: Bankruptcy, Po Box 3320, Minneapolis, MN 55403
5495635	+ Email/Text: bkinfo@ccfi.com	Jul 30 2025 19:32:00	Speedy Cash, 3611 N. Ridge Rd., Wichita, KS 67205-1214
5498594	Email/Text: bankruptcynotices@trustmark.com	Jul 30 2025 19:32:00	TRUSTMARK NATIONAL BANK, 248 E CAPITOL STREET, JACKSON, MS 39201
5495636	Email/Text: bankruptcies@uplift.com		

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5495637                    ^    MEBN

Jul 30 2025 19:32:00      Uplift, Inc., Attn: Bankruptcy, 440 N Wolfe Rd,  
Sunnyvale, CA 94085  
  
Jul 30 2025 19:29:08      Westlake Portfolio, Attn: Bankruptcy, Po Box  
76809, Los Angeles, CA 90076-0809

TOTAL: 16

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Westlake Portfolio Services, Inc.

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 01, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 30, 2025 at the address(es) listed below:

Name	Email Address
Eileen N. Shaffer	eshaffer@eshaffer-law.com    ms04@ecfcbis.com
Thomas Carl Rollins, Jr	on behalf of Debtor Latipah Sharde Johnson trollins@therollinsfirm.com jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;brea nne@therollinsfirm.com;TRollins@jubileebk.net;calvillojr81745@notify.bestcase.com
United States Trustee	USTPRegion05.JA.ECF@usdoj.gov

TOTAL: 3

**Information to identify the case:**Debtor 1 Latipah Sharde JohnsonSocial Security number or ITIN **xxx-xx-2479**

First Name Middle Name Last Name

EIN --\_-----

Debtor 2

Social Security number or ITIN -----

(Spouse, if filing)

First Name Middle Name Last Name

EIN --\_-----

United States Bankruptcy Court for the **Southern District of Mississippi**Case number: **25-00910-JAW****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:**Latipah Sharde Johnson**Dated: 7/30/25**By the court:** /s/Jamie A. Wilson  
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**